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FILED

FEB 15 2001

KEVIN E. O'BRIEN CLERK UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF ARIZONA

IN THE UNITED STATES BANKRUPTCY COURT

FOR THE DISTRICT OF ARIZONA

CHARLES THOMAS BROWN d/b/a TOM BROWN PREFERRED TRUST COMPANY.

Debtor,

MAUREEN GAUGHAN, Chapter 7 Trustee

Plaintiff

ANN AKAMINE; et al.

Defendants

Proceedings Under Chapter 7

No. 97-14228-PHX-GBN

Adversary No. 99-00746 - ECF

JUDGMENT RECORDED IN THE OFFICE OF THE CLERK, U.S. BANKRUPTCY COURT

DEFAULT JUDGMENT AGAINST JOAN HEINEMANN, SAKKAR RAMASWAMY, VELLAYAN RAMASWAMY, AND UMAYAL RAMASWAMY

THIS MATTER having come on the Trustee's Application for Default Judgment and the Clerk having reviewed the Trustee's Application for Default Judgment, the Entries of Default, the pleadings and the Affidavit In Support of Trustee's Application for Default Judgment, hereby enters Judgment as provided for in Rule 7055(b)(1) of the Federal Rules of Bankruptcy Procedure.

NOW, THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that: 1) Maureen Gaughan, the Chapter 7 Trustee for Charles Thomas Brown, shall have judgment in her favor and against the following defendants as follows:

Joan Heinemann in the amount of \$95,464.00

Sakkar Ramaswamy in the amount of \$5,914.00

358290.1

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Vellayan & Umayal Ramaswamy in the amount of \$75,886.00

- 2) The Trustee shall be entitled to interest on the foregoing amounts, at a rate of 6.052 percent (6.052%) per annum, from October 18, 1999, the date of the Plaintiff's Complaint, as provided for by 28 U.S.C. §1961.
- 3) The claims of the Non-Answering Defendants are disallowed, pursuant to 11 U.S.C. §502(d), unless and until the Non-Answering Defendants have paid the amounts due to the Trustee in accordance with this judgment.

DATED this 15th day of January, 2001.

Kevin O'Brien, Cle	erk of the United States	
	for the District of Arizon	ıa

By: